

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 2 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-26225
Michelle D. Easley Judge: Poslusny

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 12/5/2019
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JR Initial Debtor: ME Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 738.00 per month to the Chapter 13 Trustee, starting on January 1, 2020 for approximately 33 more months months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: 44 Victoria Manor Court, Sicklerville, NJ 08081

Proposed date for completion: 12 months

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ 75 to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to Toyota Motor Credit (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ *
DOMESTIC SUPPORT OBLIGATION		
IRS	pre petition taxes \$5111.20 post petition taxes \$1576	\$6687.20
State of New Jersey	taxes	\$497
Attorney fee balance	administrative	\$3,499 PTD, \$1,000 pending

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M & M Property Management Midfirst Bank	condo fees mortgage arrears	\$2200 \$21.25	NA NA	\$987.41 PTD, \$1,212.59 remaining \$21.25 already paid in full through plan	paid through sale mortgage paid off

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Toyota Motor Credit	Toyota RAV 4	\$37,428	\$18,970	NA	\$18,970	4%	\$22,371.62 per prev order , \$10,082.33 PTD

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Midland Funding TD Bank USA/Target	jointly owned real property	judgment judgment	\$1360 \$478	\$57,000 \$57,000	\$23,675 \$23,675	\$17,681.25 \$17,681.25	100% 100%

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Toyota Motor Credit	Toyota Rav 4	\$37,428	\$18,970	\$22,371.62 per order	\$14,064.71

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☐ Upon confirmation
- ☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) _____
- 3) _____
- 4) _____

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/5/2019.

Explain below **why** the plan is being modified:
To propose sale of real estate

Explain below **how** the plan is being modified:
To propose proceeds of sale in Part 1.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 12/6/19

/S/ Michelle D. Easley
Debtor

Date: _____

Joint Debtor

Date: 12/6/19

/S/ Joseph J. Rogers
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Michelle D. Easley
DebtorCase No. 17-26225-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 78

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db
516995381 +Michelle D. Easley, 44 Victoria Manor Ct, Sicklerville, NJ 08081-2919
516995373 +ARS/Account Resolution Specialist, PO Box 459079, Fort Lauderdale, FL 33345-9079
516995374 Advanced Call Center Technologies LLC, PO Box 9091, Gray, TN 37615-9091
516995377 +Advocare SIMA, PO Box 3001 D42, Voorhees, NJ 08043-0598
516995379 #+Alliedinterstate, PO Box 361477, Columbus, OH 43236-1477
516995383 +Alltran Financial LP, PO Box 4044, Concord, CA 94524-4044
516995386 +Asset Recovery Solutio, 2200 E Devon Ave Ste 200, Des Plaines, IL 60018-4501
516995388 +Bio Reference Lab Inc., 487 Edward H Ross Drive, Elmwood Park, NJ 07407-3127
517115257 Capital Mangement Services LP, 681 1/2 South Ogden Street, Buffalo, NY 14206-2317
516995391 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
+Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040
516995392 +Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040,
Saint Louis, MO 63179-0040
517090279 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
516995396 +Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315,
Cleveland, OH 44181-0315
516995397 Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388
516995398 +Food Network Magazine, PO Box 6093, Harlan, IA 51593-1593
516995399 +Garden Gate, 2200 Grand Avenue, Des Moines, IA 50312-5306
516995401 +HGTV Magzaine, PO Box 6093, Harlan, IA 51593-1593
516995403 +J.C. Christensen & Associates, PO Box 519, Sauk Rapids, MN 56379-0519
516995404 +Judith Easley, 14 Wynmere Drive, Sicklerville, NJ 08081-2213
516995405 Kennedy Medical Group, PO Box 95000 CL 4570, Philadelphia, PA 19195-0001
516995407 +Lyons, Doughty & Veldhuis PC, PO Box 1269, Mt Laurel, NJ 08054-7269
516995409 +M & M Property Management, 169 Bate Avenue, Suite E, West Berlin, NJ 08091-1875
517117560 +MidFirst Bank, 999 NorthWest Grand Blvd, Oklahoma City, OK 73118-6051
516995417 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648,
Oklahoma City, OK 73126-0648
516995421 Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516995422 +Progressive Financial Services Inc., PO Box 22083, Tempe, AZ 85285-2083
516995424 +Quality Collectin Services, PO Box 4699, Petaluma, CA 94955-4699
516995425 +Ralph Gonzalez, Attorney at Law, 2 Woodbrook Rd, Voorhees, NJ 08043-2843
517187434 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
516995427 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
516995430 State Of New Jersey, CN-190, Division Of Taxation, Trenton, NJ 08650
516995431 Stoneleigh Recovery Associates, PO Box 1479, Lombard, IL 60148-8479
517054834 +TD Bank NA, Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205,
Jersey City, NJ 07302-3835
517053897 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
516995444 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
Cedar Rapids, IA 52408)
516995440 Target Corporation, PO Box 038994, Tuscaloosa, AL 35403-8994
516995441 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
516995443 +The Bureaus Inc, 650 Dundee Road Suite 370, Northbrook, IL 60062-2757
517073018 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516995446 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
516995447 +Wisconsin Energy Conservation, 431 Charmany Dr., Madison, WI 53719-1234
516995400 +good Housekeeping, PO Box 6093, Harlan, IA 51593-1593

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:53 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516995375 +E-mail/Text: kristin.willneave@allianceoneinc.com Dec 07 2019 01:26:12
AllianceOne Receivables Management, 4850 Street Road, Suite 300, Trevoze, PA 19053-6643
516995384 +E-mail/Text: bankruptcy@pepcoholdings.com Dec 07 2019 01:28:31 Atlantic City Electric,
5 Collins Drive Suite 2133, Pepco Holdings Inc, Carneys Point, NJ 08069-3600
516995385 +E-mail/Text: ACF-EBN@acf-inc.com Dec 07 2019 01:26:09 Atlantic Credit & Finance,
PO box 11887, Roanoke, VA 24022-1887
517173868 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 07 2019 01:34:39
Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
516995395 E-mail/Text: customercareus@creditcorpsolutionsinc.com Dec 07 2019 01:26:07
Credit Corp Solutions Inc, 180 Election Road Suite 200, Draper, UT 84020
516995387 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 07 2019 01:33:54 Cap1/boscv,
26525 N Riverwoods Blvd, Mettawa, IL 60045-3440

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 78

Date Rcvd: Dec 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516995389 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 07 2019 01:33:23 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516995393 +E-mail/Text: mediamanagers@clientservices.com Dec 07 2019 01:27:56 Client Services,
3451 Harry Truman Blvd, St Charles, MO 63301-9816
516995394 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 07 2019 01:28:38 Comenity/ Pier 1 Imports,
PO Box 659617, San Antonio, TX 78265-9617
517185747 E-mail/Text: bnc-quantum@quantum3group.com Dec 07 2019 01:28:46
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657
516995402 E-mail/Text: cio.bncmail@irs.gov Dec 07 2019 01:28:22 Internal Revenue Service,
955 South Springfield Avenue, Bankruptcy Department, Springfield, NJ 08071
516995406 +E-mail/Text: bncnotices@becket-lee.com Dec 07 2019 01:28:04 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516995410 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 07 2019 01:28:52 Midland Credit Mgmt,
PO Box 2121, Warren, MI 48090-2121
516995411 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 07 2019 01:28:52 Midland Funding,
Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
516995416 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 07 2019 01:28:52 Midland Funding,
2365 Northside Dr Ste 300, San Diego, CA 92108-2709
517163914 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 07 2019 01:28:52 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
516995419 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 07 2019 01:34:02
Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517142647 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 07 2019 01:51:25
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517142650 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 07 2019 01:34:02
Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
517174369 E-mail/Text: bnc-quantum@quantum3group.com Dec 07 2019 01:28:46
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,
Kirkland, WA 98083-0788
517174935 E-mail/Text: bnc-quantum@quantum3group.com Dec 07 2019 01:28:46
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516995426 E-mail/PDF: gecsedirecoverycorp.com Dec 07 2019 01:33:14 Sams Club, PO Box 530942,
Atlanta, GA 30353-0942
516995432 +E-mail/PDF: gecsedirecoverycorp.com Dec 07 2019 01:33:43 Synchb/ Old Navy, PO Box 965005,
Orlando, FL 32896-5005
516995433 +E-mail/PDF: gecsedirecoverycorp.com Dec 07 2019 01:33:15 Synchb/ TJX Cos, PO Box 965064,
Orlando, FL 32896-5064
516995434 +E-mail/PDF: gecsedirecoverycorp.com Dec 07 2019 01:34:23 Synchb/HHGREG, Po Box 965035,
Orlando, FL 32896-5035
516995436 +E-mail/PDF: gecsedirecoverycorp.com Dec 07 2019 01:33:14 Synchb/Nations, Po box 965064,
Orlando, FL 32896-5064
516995435 +E-mail/PDF: gecsedirecoverycorp.com Dec 07 2019 01:33:14 Synchb/lowes, Po Box 965005,
Orlando, FL 32896-5005
516997650 +E-mail/PDF: gecsedirecoverycorp.com Dec 07 2019 01:34:23 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516995437 +E-mail/PDF: gecsedirecoverycorp.com Dec 07 2019 01:34:23 Synchrony Bank/ JC Penneys,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516995438 +E-mail/PDF: gecsedirecoverycorp.com Dec 07 2019 01:33:43 Synchrony Bank/Sams,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
516995439 +E-mail/PDF: gecsedirecoverycorp.com Dec 07 2019 01:33:43 Synchrony Bank/Walmart,
Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516995442 E-mail/Text: bankruptcy@td.com Dec 07 2019 01:28:59 TD Bank, N.A., Attn: Bankruptcy,
32 Chestnut St, Lewiston, ME 04243
517208447 +E-mail/Text: bncmail@w-legal.com Dec 07 2019 01:29:08 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516995382* +ARS/Account Resolution Specialist, PO Box 459079, Fort Lauderdale, FL 33345-9079
516995376* +AllianceOne Receivables Management, 4850 Street Road, Suite 300, Trevose, PA 19053-6643
516995378* +Alliedinterstate, Po Box 361477, Columbus, OH 43236-1477
516997119* +Good Housekeeping, PO Box 6093, Harlan, IA 51593-1593
517036124* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516995408* +Lyons, Doughty & Veldhuis PC, PO Box 1269, Mt Laurel, NJ 08054-7269
516995412* +Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
516995413* +Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
516995414* +Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
516995415* +Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
517164652* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516995420* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541)
516995423* +Progressive Financial Services Inc., PO Box 22083, Tempe, AZ 85285-2083
516995429* +Spruce Lending, 201 Mission Street, 11th Floor, San Francisco, CA 94105-8100

District/off: 0312-1

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 78

Date Rcvd: Dec 06, 2019

516995380 ##+Alpha Recovery Corp, 5660 Greenwood Plaza Blvd Suite 101, Greenwood Village, CO 80111-2417
516995390 ##++CENTRAL CREDIT SERVICE, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708
(address filed with court: Central Credit Service, 20 Corporate Hills Dr,
Saint Charles, MO 63301)
516995418 ##Monarch Recovery Management, 10965 Decatur Road, Philadlephia, PA 19154-3210
516995428 ##+Spruce Lending, 201 Mission Street, 11th Floor, San Francisco, CA 94105-8100
516995445 ##+Viewtech Financial Ser, 4761 E Hunter Ave, Anaheim, CA 92807-1940

TOTALS: 0, * 14, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 6, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph J. Rogers on behalf of Debtor Michelle D. Easley jjresq@comcast.net,
jjrogers0507@gmail.com
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8